

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael John Vitko  
 Christal R Vitko  
 Debtors

Case No. 15-14842-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 152

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db/jdb  
 smg +Michael John Vitko, Christal R Vitko, 440 Arlington Street, Easton, PA 18045-3702  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13559000 +AES, P.O. Box 2461, Harrisburg, PA 17105-2461  
 13559001 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689  
 13559003 +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
 13647731 +American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13647732 +American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13559004 +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281  
 13589012 +Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13621755 +Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13559006 +Chase, P.O. Box 24696, Columbus, OH 43224-0696  
 13559007 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241  
 13559008 +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 13559009 +Comenity Bank Bankr. Dept, PO Box 18125, Columbus, OH 43218-2125  
 13559010 +Credit First, N.A., P.O. Box 81344, Cleveland, OH 44188-0001  
 13632467 +Credit First/CFNA, PO Box 818011, Cleveland, OH 44181-8011  
 13559013 +GM Financial, P.O. Box 181145, Arlington, TX 76096-1145  
 13559016 +Met-ED, PO Box 18001, Reading, PA 19612-6001  
 13589544 +Midland Credit Management, Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 13687529 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13563123 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 13559018 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180  
 13559019 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 13559023 +Vitko Landscaping And Lawn Maint LLC, 440 Arlington Street, Easton, PA 18045-3702  
 13612046 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
 New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Mar 10 2017 20:13:51 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 10 2017 20:14:00 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecsed@recoverycorp.com Mar 10 2017 20:11:26 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13559002 +E-mail/Text: ally@ebn.phinsolutions.com Mar 10 2017 20:12:44 Ally Financial,  
 P.O. Box 380901, Bloomington, MN 55438-0901  
 13563227 E-mail/Text: ally@ebn.phinsolutions.com Mar 10 2017 20:12:44 Ally Financial,  
 PO Box 130424, Roseville, MN 55113-0004  
 13559005 +E-mail/PDF: gecsed@recoverycorp.com Mar 10 2017 20:11:26 Care Credit/GEMB, PO Box 960061,  
 Orlando, FL 32896-0061  
 13732430 +E-mail/Text: RVSVCBICNOTICE@state.pa.us Mar 10 2017 20:13:11 Commonwealth Of Pennsylvania,  
 Bureau Of Individual Taxes, Dept 280511, Harrisburg, PA 17128-0001  
 13559011 E-mail/Text: mrdiscen@discover.com Mar 10 2017 20:12:45 Discover, P.O. Box 30943,  
 Salt Lake City, UT 84130  
 13749208 +E-mail/Text: cio.bncmail@irs.gov Mar 10 2017 20:12:50 Department of the Treasury,  
 Internal Revenue Service, PO Box 7346, Philadelphia, Pa 19101-7346  
 13564703 E-mail/Text: mrdiscen@discover.com Mar 10 2017 20:12:45 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 13559012 E-mail/PDF: gecsed@recoverycorp.com Mar 10 2017 20:11:26 Gap Visa/Sync Bank,  
 PO Box 960017, Orlando, FL 32896-0017  
 13559014 +E-mail/PDF: gecsed@recoverycorp.com Mar 10 2017 20:16:48 JC Penney, PO Box 965007,  
 Orlando, FL 32896-5007  
 13559015 +E-mail/Text: bnckohlsnotices@becket-lee.com Mar 10 2017 20:12:47 Kohl's Department Store,  
 P.O. Box 3115, Milwaukee, WI 53201-3115  
 13567085 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Mar 10 2017 20:14:58 Navy Federal Credit Union,  
 PO Box 3000, Merrifield, VA 22119-3000  
 13559017 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Mar 10 2017 20:14:58 Navy Federal Credit Union,  
 PO Box 3501, Merrifield, VA 22119-3501  
 13559020 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2017 20:16:51  
 Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502  
 13611574 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2017 20:16:50  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13568466 +E-mail/Text: RVSVCBICNOTICE@state.pa.us Mar 10 2017 20:13:11  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 13593548 E-mail/Text: bnc-quantum@quantum3group.com Mar 10 2017 20:12:55  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0313-4

User: dlw  
Form ID: 152

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Total Noticed: 52

Date Rcvd: Mar 10, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13566200	E-mail/PDF: rmscedi@recoverycorp.com Mar 10 2017 20:11:28 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605	
13559021	+E-mail/Text: bankruptcy@bbandt.com Mar 10 2017 20:12:57 6010 Golding Center Drive, Winston Salem, NC 27103-9815	Sheffield Financial,
13587479	E-mail/Text: bankruptcy@bbandt.com Mar 10 2017 20:12:57 Wilson, NC 27894-1847	Sheffield Financial, PO Box 1847,
13559022	E-mail/PDF: gecsed@recoverycorp.com Mar 10 2017 20:11:10 Attn.: Bankr. Dept., PO Box 965061, Orlando, FL 32896-5061	Synchrony Bank,
13651750	E-mail/PDF: gecsed@recoverycorp.com Mar 10 2017 20:11:11 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605	Synchrony Bank,
		TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg*	Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946	P.O. Box 280946,
13648321*	American Express Centurion Bank, c o Becket and Lee LLP,	POB 3001, Malvern, PA 19355-0701
		TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MICHAEL J. MCCRYSTAL on behalf of Debtor Michael John Vitko mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
MICHAEL J. MCCRYSTAL on behalf of Joint Debtor Christal R Vitko mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
THOMAS I. PULEO on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Michael John Vitko and Christal R  
Vitko

Debtor(s)

Case No: 15-14842-ref

Chapter: 13

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***NOTICE OF RESCHEDULED HEARING***

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a CONFIRMATION HEARING will be held before the  
Honorable Richard E. Fehling

, United States Bankruptcy Court 4/6/17 at 09:00 AM , in Courtroom 1, Third Floor, The  
Madison, 400 Washington Street, Reading, PA 19601

For The Court

Timothy B. McGrath  
Clerk of Court